

A New Vision for Kentucky



Final Report of the Governor's Task Force on the Economic Status of Kentucky's Women



A project of the Kentucky
Commission
on Women



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Governor's Task Force
on the Economic Status
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June 2003

About this report....

The work of the Governor's Task Force on the Economic Status of Kentucky's Women was coordinated by the Kentucky Commission on Women (KCW). KCW works to improve the status of the women of Kentucky, educates the public about issues and challenges pertaining to women and acts as an informational clearinghouse for women around the Commonwealth.

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A separate appendix of existing resources and promising model programs and organizations, identified by the committees of the Governor’s Task Force on the Economic Status of Kentucky’s Women, is available from the Kentucky Commission on Women. Contact KCW for a copy of the appendix.

Introduction

When the Governor's Task Force on the Economic Status of Kentucky's Women convened in November 2001, its charge was to examine the obstacles to the economic progress of Kentucky women, identify solutions and develop a plan of action.

Under the direction of the Task Force, co-chaired by First Lady Judi Patton and former Governor Martha Layne Collins, more than 300 women and men from 55 Kentucky counties worked for nearly a year on this groundbreaking project, volunteering more than 51,000 hours of their time on five committees: Education and Leadership, Economic Development and Employment, Women in Positions of Power, Social and Cultural Barriers, and State Government Employees.

This report is the result of that work and represents a strong foundation for the ongoing effort to strengthen Kentucky by strengthening the economic status of Kentucky women.

Clearly, Kentucky has a number of programs in place that make a positive difference in the economic lives of women throughout the state. Women represent over half (51%) of Kentucky's population, so raising women's awareness of these existing opportunities would go far in helping them improve their economic status.

However, there is a significant need for new initiatives, new thinking and, indeed, a new vision if the state is to make meaningful progress that will benefit all of its citizens. This new vision must include the needs and perspectives of *all* Kentucky women — including women of color, the poor, older women, girls, lesbians, women in both rural and urban areas, women with disabilities and those who are entering the work force for the first time.



To meet the educational and economic goals of the Commonwealth, Kentucky leaders must aggressively address the challenges that women, the majority of Kentuckians, face.

These reforms must effect change in the education, leadership, political participation and the health and physical well-being of Kentucky women.

*Committee on Education
and Leadership*

If there is any doubt that the economic status of women is impeding the state's efforts to move ahead economically, socially and culturally, consider that:

- ❖ Kentucky was recently ranked the third worst state¹ for women due in part to measures of
 - women's economic autonomy (47th)
 - women's employment and earnings (43rd)
 - women's political participation (48th)
 - women's health and well-being (50th)
 - women's reproductive rights (33rd)
- ❖ Kentucky ranks 49th in the percentage of women with bachelor's degrees.²
- ❖ Kentucky ranks 39th in women's median annual earnings, which contribute to the state's tax base and overall economic health.³ In fact, more than half of households headed by women in Kentucky have incomes below \$15,000.⁴
- ❖ More than 40 percent of Kentucky's low-income mothers — most of whom work outside the home — do not have health insurance.⁵ Remaining healthy is critical to holding a job and supporting a family.
- ❖ There is clear evidence in Kentucky of wage inequity and other forms of discrimination based on gender, race and other characteristics. In the workplace, even when all mitigating factors are considered, Kentucky men make at least 12 percent more than women with the same educational backgrounds.⁶ This hinders the advancement and earning power of women and adversely affects their families.

It follows, then, that improving the economic status of Kentucky's women will help the state make what could be unprecedented progress in all aspects of Kentucky life. Consider that:

- ❖ A goal of the Task Force is to support Kentucky's mission to achieve a standard of living that exceeds the national average in 20 years. This cannot be done without addressing the specific needs of 51 percent of Kentucky's population: women.
- ❖ An educated and qualified workforce will enhance Kentucky's ability to attract and retain quality employment opportunities — and a growing percentage of the workforce is made up of women.
- ❖ The median income for Kentucky women increases as they attain higher levels of education — from \$16,200 for those who do not finish high school to \$35,000 for those who have a bachelor's degree. Women with college educations are more likely to achieve financial self-sufficiency without need of public assistance, be healthier, have computers in their homes, start their own businesses and vote.⁷
- ❖ Girls who receive more instruction in science, math, engineering and technology are more likely to choose careers in those fields, which will allow them to earn more than they would in traditionally female-dominated careers.
- ❖ Professions dominated by women (i.e., nursing, teaching, clerical support staff) are undervalued and underpaid in comparison to professions dominated by men that require equivalent skill levels.
- ❖ Programs targeted at women can make a difference. Statewide initiatives directed at specific problems — such as infant mortality and teen pregnancy — have made great strides in Kentucky.

Women across the political spectrum need to unite behind issues that directly affect them and their families.

Kentucky women have yet to form an effective and united front on issues that hinder their economic development, health and political status.

*Committee on Women in
Positions of Power*

These findings led the Governor's Task Force on the Economic Status of Kentucky's Women to identify five areas in which Kentucky should make improvements:

- ❖ Economic Sufficiency
- ❖ Education
- ❖ Equity
- ❖ Leadership
- ❖ Well-Being

This report details the Task Force recommendations to Kentucky business, government and civic leaders in each of these areas as they work in partnership with Kentucky women to improve the economic status of all Kentuckians.



A New Vision of Leadership

Despite small gains over the years, Kentucky women are still dramatically underrepresented in leadership positions throughout society, including the corporate world and all levels of government. This is particularly true for women of color.

Economic and cultural barriers still make it difficult for women to aspire to and achieve leadership positions and to sustain their authority once they attain such positions. Furthermore, the availability of leadership and mentoring programs to help women overcome these barriers is inconsistent across the state.

Women need more encouragement to seek positions of power and more preparation for the challenges inherent in such positions. Thus, they need more opportunities for teamwork, consensus building and mentoring that target women and girls of all ages, income levels and ethnic and racial backgrounds.

A. Political empowerment. Women have significant ground to make up if their views are to be fairly represented in politics. All women must be educated about the power of the vote as well as political activism and fundraising. The Task Force recommends:

1. Developing a comprehensive program to increase Kentucky women's political participation in partnership with a program such as the NEW Leadership Development Network affiliated with the Eagleton Institute of Politics; Center for American Women and Politics at Rutgers University.
2. Promoting existing women's political organizations and encouraging them to more aggressively reach out to women of all socioeconomic levels and races.
3. Establishing additional political mentoring programs for women in their 20s and 30s of all races and socioeconomic levels.
4. Conducting workshops on political fundraising, activism and campaigning. Participants from diverse backgrounds can be attracted by choosing appropriate locations such as low-income neighborhoods, community centers and libraries. These workshops should also emphasize the power of the vote.

Until there is a firm commitment by the Commonwealth to allocate the necessary resources to improve the status of women, Kentucky will continue to rank among those states in which women's status, and the economic well-being of all citizens, is the lowest.

*Committee on Education
and Leadership*

The only sector in which women do not appear to be underrepresented is the nonprofit arena, where women hold the majority of Executive Director and CEO positions. However, this does not hold true as we look to the largest nonprofit organizations with multi-million dollar budgets.

*Committee on Women in
Positions of Power*

5. Sponsoring forums to encourage dialogue about how women's political participation is influenced by perception of gender roles.
6. Encouraging all political parties to actively recruit and support women candidates in local, state and national elections.
7. Enacting a law requiring gender equity on all state government boards and commissions.
8. Setting up voter registration booths in visible locations at community and statewide fairs and festivals.

B. Leadership development and mentoring. Training and encouragement are critical to convincing women to aspire to positions of power and should be available to women of all backgrounds and in a variety of settings. The Task Force recommends:

1. Creating a database of existing leadership and mentoring programs for adult women and developing additional programs to fill the gaps.
2. Encouraging existing community leadership programs (Leadership Owensboro, Leadership Louisville, Leadership Kentucky, etc.) to insist on gender, racial and income equity among participants.
3. Implementing school-based leadership training for girls and adding opportunities to develop leadership skills through academic, athletic and social participation.
4. Encouraging employers to set up workplace mentoring programs for women by offering incentives such as tax breaks and awards programs.
5. Gathering more information about how businesses fill positions on corporate boards and making it available to women and the public.
6. Encouraging the appointment of more women to corporate boards in Kentucky.
7. Establishing local training programs to prepare women to serve on local economic development boards and commissions.
8. Providing support services such as child care to allow more women to participate in mentoring and leadership programs.

C. Public awareness. Women, as well as all Kentucky citizens, must gain a better understanding of why it is important for women to hold positions of power in Kentucky and how to accomplish that goal. The Task Force recommends:

1. Launching public awareness campaigns through television, radio, print media, meetings, rallies and committees to educate Kentuckians about women's contributions as leaders in a variety of fields.
2. Creating a state-maintained web site containing information for women and girls in all areas. The site would include resources for education and career advancement as well as for mounting political campaigns.
3. Presenting programs to civic and women's groups demonstrating the need for greater political participation, including voting, by women.
4. Challenging business organizations such as local chambers of commerce to educate women about how to become effective members of their organizations.
5. Conducting forums across the state on such topics as leadership development, business ownership and mentoring.



A New Vision of Economic Sufficiency

Training and education can be key to economic sufficiency. However, the vast majority of Kentucky women lack college degrees and too often are trapped in low-paying jobs.

It must be economically and technologically possible for all women, especially the working poor, to seek more education and training to qualify for better jobs. But this is not enough. Quality jobs must be available in all parts of the state once women get this education.

Job creation is not enough. The challenge in Kentucky is to create and maintain quality jobs for women.

*Committee on Economic
Development and
Employment*

Women can also improve their economic sufficiency by starting or owning their own businesses. However, Kentucky has been slow to address the needs of women business owners. Women entrepreneurs should be encouraged and supported in every way possible.

A. Access to job training. There are many existing training programs and apprenticeships for higher-paying jobs in male-dominated fields such as the skilled trades. The Task Force recommends:

1. Developing a county-by-county database offering information on training and education resources, career development and support services.
2. Improving access to and awareness of these programs.
3. Reinstating, re-creating or making available programs to address the needs of older and disabled women as well as women in transition (once known as displaced homemakers).

B. Support for entrepreneurship. For women who want to own or start their own businesses, the Task Force recommends:

1. Enacting legislation that provides for individual development accounts. These are dedicated savings accounts, structured like individual retirement accounts, that can only be used for buying a first home, education or job training expenses or financing a small business. Contributions for lower income participants are matched from private and public sources.

2. Expanding the Center for Economic Development, Entrepreneurship and Technology to more locations around the state.
3. Re-establishing funding for WINGS, a private, nonprofit agency that increased the economic and personal capacity of Kentucky's Appalachian women through small-business ownership.
4. Reviewing and implementing, as they become feasible, the recommendations to Kentucky's economic development leaders in the 1996 report "Businesses Owned by Women in Kentucky."⁸
5. Developing a campaign to inform potential and early-stage entrepreneurs about state and local resources.
6. Developing a step-by-step guide on starting a business in Kentucky.
7. Initiating an entrepreneurship summer camp for girls through the Office of the New Economy.

C. Tax reform and public services. Changes to Kentucky's tax system and the way the state measures poverty are critical if the state's low-income women are to afford the education and support services they need to become economically self-sufficient. The Task Force recommends:

1. Modernizing the individual income tax code, lifting the burden on the poorest Kentuckians.
2. Using the self-sufficiency standard to measure poverty. This standard measures the true cost of living based on geography, family structure and other factors. Official poverty statistics determine the distribution of state resources and services.
3. Enacting a state earned income tax credit. This credit reduces the amount of tax owed by low-income families and can result in a refund.
4. Educating Kentucky's low-income families about the federal earned income tax credit, which is already available.
5. Increasing the state's dependent care credit, which provides tax credits for child care expenses, and making it possible for qualifying taxpayers to receive refunds. Generally, those whose income levels are too low to take full advantage of the credit cannot receive refunds of any unused credit amounts.

Supporting the creation and maintenance of women-owned small businesses is important. Small businesses comprise a significant proportion of all jobs in Kentucky. In addition, small businesses owned by women can help women attain personal economic independence.

*Committee on Economic
Development and
Employment*



D. Policies for economic development. Kentucky can communicate its priorities as a state through its economic development policies.

A new or existing inter-cabinet work group should study models on which to base policies and incentives that will foster growth and provide quality employment that incorporates such elements as self-supporting wages, on-site child care, transportation assistance, flexible scheduling and career advancement opportunities.

E. A system of supports. Support services such as transportation and child care are costly for employers or government agencies to provide, but they are essential if women are to improve their economic prospects. It is important, then, that we explore public/private/nonprofit partnerships to ensure that no individual sector is overwhelmed. The most critical needs are in the following areas.

1. Many of Kentucky's poorest citizens, particularly in rural communities, do not have transportation to work, to class or to job training. The Task Force recommends:
 - a. Conducting a statewide study of transportation needs and resources or consolidating existing information.
 - b. Making more information available about existing transportation providers.
 - c. Encouraging businesses to offer transportation benefits to workers.

2. Improving the health of Kentucky women, which is comparatively poor, is integral to their ability to support themselves and their families. The Task Force recommends:
 - a. Expanding public health insurance programs to cover all low-income women and families who are now uninsured. This could include expansion of KCHIP, the Kentucky Children's Health Insurance Program, to cover women, in addition to children, as allowable under federal law.
 - b. Expanding public health insurance programs to cover all areas of women's health.
 - c. Increasing funding for the state Office of Women's Physical and Mental Health for research and policy recommendations on current women's health issues and trends. Issues addressed should include access to telephones, transportation and child care.
 - d. Conducting a study of the comparative costs of fully funded universal health care and current medical expenses.
 - e. Developing a database of providers who are culturally competent on issues of race, gender, religion, national origin, age, disability and sexual orientation and who speak languages other than English.
3. Caring for children is a major expense for women, many of whom struggle to afford quality child care and to collect the child support they are due. The Task Force recommends:
 - a. Setting up local or regional information centers for custodial parents in need of help in obtaining child support and surveying child-support enforcement workers and their clients to find out how to improve services.
 - b. Consider legislation to address the health insurance needs of children when there is a child support order in place.
 - c. Offering help to find and pay for quality child care and evaluating child care services statewide through an interagency state government work group.
 - d. Advocating for increased federal funding for quality child care and working to make it a priority at the federal level.
 - e. Creating a state family leave program, modeled on California's, that requires partial wage replacement for leave time.
 - f. Encouraging employers to offer flexible work schedules.
 - g. Conducting financial education workshops.

As employment among women has risen, an accessible and affordable work support system has failed to keep pace. In fact, many women lack health insurance, rely on inadequate child care, lack reliable transportation and live in unsuitable housing.

*Committee on Economic
Development and
Employment*

A New Vision of Equity

The wage gap between men and women is well documented. Less well known is the fact that this gap actually increases with education, creating a disincentive for women to invest in more education to get better-paying jobs. The wage gap is wider for women of color than it is for white women.⁹

In addition, traditional job fields for women, such as teaching and nursing, are undervalued and underpaid, and pay inequity with men exists along gender and racial lines, even in female-dominated jobs.

Women experience other forms of discrimination and harassment in the workplace, in sports and elsewhere in Kentucky. Yet gender discrimination is only part of the story. The Task Force strongly believes that our state will not move forward unless we also tackle discrimination based on race, ethnicity, age, disability and sexual orientation.

A. Research. We must gather more information on the extent of institutional discrimination in Kentucky with the goal of eliminating it. We also should share with the public more of the information we have. The Task Force recommends:

1. Conducting studies into whether and how laws are applied differently in Kentucky based on race, ethnicity, gender, disability, age and sexual orientation.
2. Conducting a Kentucky-based study on Title IX, the federal education equity law.
3. Researching the disproportionate financial impact on women of Kentucky's failure to recognize, in state laws affecting married couples and families, common-law marriages and domestic partnerships.
4. Requiring that reports and studies by publicly funded agencies separate their data by gender, race and ethnicity whenever possible.

Insidious stereotypes and discrimination continue to prevent Kentucky's women from achieving social and economic equality.
Committee on Social and Cultural Barriers

B. Enforcing and enacting laws. The law is the strongest tool we have to deal with discrimination. The Task Force recommends:

1. Reviewing, and then improving enforcement of, existing pay equity laws to eliminate gender and race discrimination.
2. Strengthening the laws to clarify the right to pay equity and to ease the burden of filing claims. Our goal should be to have equal pay for equal work by 2010.
3. Strengthening enforcement of anti-discrimination laws that cover gender, race, ethnicity, age and disability.
4. Passing a state law that prohibits discrimination based on sexual orientation.
5. Pursuing workplace reform to ensure that public and private employers consider quality of life issues and flexible career paths for all employees.



C. Making equity a top priority of state government. The Executive Director of the Kentucky Commission on Women should become a permanent member of the Governor's Executive Cabinet in order to work more effectively toward gender equity with all areas of state government. This would allow the Commission to develop stronger formal links with all state agencies. With appropriate funding, additional Commission programs could include:

1. Grant writing to focus on education and leadership development opportunities for women.
2. Development and maintenance of a statewide database of mentoring and leadership programs.
3. Statewide promotion of leadership and mentoring programs.

A New Vision of Education

Education is the key to lifting families out of poverty, ensuring that women's contributions are valued, improving health and well-being and increasing political participation.

Although Kentucky has made improvements in its public schools and colleges, the resources of this educational system are underused. Too many Kentuckians, especially women, are undereducated and inadequately prepared for postsecondary education. In addition, young girls lose interest and confidence in science, technology, engineering and math — the subjects that can help them get better-paying jobs as adults — as early as middle school.

We must help women and girls take advantage of all the state's educational resources and persuade them that continuing their education beyond high school is possible and necessary. If we provide the right educational opportunities, women will be prepared for job opportunities.

We also must train educators to avoid the institutional discrimination that may be hampering women's progress.

A. Training and learning opportunities. Both girls and women need more opportunities to develop the knowledge and skills they must have to succeed in the workplace. Educators need support to help them provide these opportunities.

1. For girls, the Task Force recommends:
 - a. Requiring math education and higher literacy skills of all students during all four years of high school.
 - b. Providing funding to encourage girls' interest in science, technology, engineering and math.
 - c. Providing leadership opportunities during the school year and in the summer for eighth-grade and younger girls.
 - d. Conducting a public-awareness campaign promoting girls' self-esteem, part of which would teach the benefits of careers in fields that women typically have not entered.
 - e. Improving physical education and wellness/prevention education in schools and providing community education on nutrition and physical activity.

According to the Kentucky Long-Term Policy Research Center, education is *the* critical factor “that will determine Kentucky’s success in meeting the challenges for the next century.”

Committee on Education and Leadership

- f. Providing financial education (about making, spending, investing, saving and contributing money) for all girls at an early age.
- g. Encouraging public schools and colleges to evaluate textbooks and curriculum materials to ensure positive images of women and people of color.
- h. Promoting the accomplishments of women leaders as part of school curricula.

2. For adult women, the Task Force recommends:

- a. Continuing public support for state and local adult literacy programs.
- b. Providing information about how to get financial help for attending college.
- c. Using as fully as possible the provisions in the federal welfare law (Temporary Assistance to Needy Families or TANF) that allow for support of education and training for welfare recipients, with emphasis on support for recipients who participate in programs that grant college degrees.



Given a 30-mile radius around all of Kentucky's postsecondary institutions, only Fulton County in the westernmost corner of the state is the only county whose residents do not have ready access to a college, university or technical school.

*Committee on Education
and Leadership*

d. Requiring colleges and technical schools to reduce the barriers to education for low-income working women, KTAP recipients, women in transition (formerly displaced homemakers) and mothers wishing to return to school by publicizing existing educational opportunities for women. The Task Force recommends that the institutions also:

- 1) Take full advantage of federal financial aid programs and advocate for changes in those programs that would enable nontraditional, part-time students to qualify for them.
- 2) Help with finances. Each institution should designate a financial aid officer to specialize in assisting single women and welfare recipients; give priority to providing scholarships to women who are part-time students, especially mothers and employed women; and try to keep tuition as low as possible.
- 3) Provide more child care services. Women need better access to child care, especially during evening classes when such services are harder to find.
- 4) Provide more opportunities by expanding the Ready to Work program in Kentucky's community and technical colleges.
- 5) Expand flexible scheduling (evening/weekend/online/accelerated classes) to allow students with work and family responsibilities to complete an entire program of study.
- 6) Ensure a safe environment in which all women can learn by offering violence prevention programs at all public universities.

3. For educators, the Task Force recommends:

- a. Modifying existing educator training to prepare teachers to promote the study of science, technology, engineering and math among girls. Educators also should be trained to promote financial literacy and higher education/lifelong learning in the early grades.
- b. Mandating that all Kentucky high schools and colleges regularly provide training to educators about sexual harassment, intimate partner violence, gender bias and appropriate classroom climate.
- c. Providing all Kentucky teachers with training and materials about how to achieve gender equity in the classroom. They also should be trained in how to work effectively in diverse classrooms and to address multi-cultural needs.
- d. Training all teachers to address issues of sexism and racism in the classroom.
- e. Offering continuing education in Title IX issues, from kindergarten through college.

4. For parents and the general public, the Task Force recommends:

- a. Conducting a public awareness campaign that educates people about resources and opportunities for postsecondary education, including community colleges and the Kentucky Virtual University.
- b. Creating and distributing a free directory of educational opportunities in electronic and print versions, making it available to all middle and high schools as well as centers for women, children and families.
- b. Enlisting business organizations in a statewide effort to encourage employers to give employees paid time off to volunteer in their children's schools. Parental involvement in schools is one key to learning success for both girls and boys.
- c. Offering education on ways to increase girls' self-esteem at critical points in their development.
- d. Providing scholarships for families who cannot afford leadership and mentoring programs for girls.

B. Career guidance. Women in Kentucky must be encouraged to begin thinking about career options at a younger age. They also need practical assistance moving into their chosen careers. The Task Force recommends:

1. Encouraging long-term educational planning for girls.
2. Providing earlier, improved, comprehensive career guidance.
3. Distributing more information and developing a database of student career information for advising and resource purposes.
4. Aggressively disseminating information about business and career opportunities to prospective college and technical-school students to encourage them to develop the necessary skills.
5. Providing needed services by making sure all of the state's One-Stop Career Centers provide a full range of the services women need.
6. Creating career-development programs to help women negotiate employment packages and learn techniques for conflict resolution.
7. Ensuring access to technology by making access to the Internet and computers more widely available through public institutions such as libraries for use by female students who do not have computers at home.
8. Providing incentives for businesses that provide broadband access to rural communities and under-served populations.
9. Meeting the needs of a diverse population. Increasing public support of Limited English Proficiency programs for Kentucky's immigrant population as well as other programs for diverse populations which already have English proficiency.



A New Vision of Well-Being

Many women are not able to consider getting an education or finding a better job because they have more basic concerns, such as protecting themselves and their children from violent partners, finding appropriate housing or coping with medical problems. We must support women who want to escape these difficult living conditions before we can encourage them toward greater economic sufficiency.

We must also consider preventive steps: Young girls and women need more information to develop healthy lifestyles to support optimal learning.

A. More and better housing. Housing for many women is inadequate, creating hardships that can limit their ability to care properly for themselves and their children. Sources of federal and state funding to support access to safe and adequate housing should be identified and directed toward solving this problem.



Kentucky's 1998 Vital Statistics Report indicates that the infant mortality rate for live births to Black women is more than twice that of White women, and Black women are almost twice as likely to have low birth weight babies, a major risk factor for infant mortality.

Committee on Social and Cultural Barriers

B. Increased assistance to domestic violence survivors.

The Task Force recommends:

1. Developing and funding efforts to help domestic violence survivors find safe employment and child care.
2. Requiring public assistance agencies to designate caseworkers or advocates to work with domestic violence survivors.
3. Extending KTAP benefits, as allowed under federal law, for domestic violence survivors whose safety might be endangered if they go to school or get a job.
4. Lobbying for changes to guidelines for federally subsidized housing to allow domestic violence survivors a housing preference; spending state and federal funds for more transitional housing when women leave a violent partner; and making more of such housing available by creating or strengthening partnerships between victims' support organizations and faith-based organizations.

C. Information about preventive health care. The Task Force recommends:

1. Ensuring adequate funding for the Office of Women's Physical and Mental Health by providing a line item appropriation for it in the state budget.
2. Funding a public awareness campaign promoting healthy lifestyles across a woman's life span.
3. Establishing a wellness program through schools and community organizations that focuses on the specific needs of girls and young women.
4. Addressing the health issues of specific populations of women such as lesbians, racial and ethnic groups and women with disabilities.

D. Access to all reproductive health services. Women must have the freedom to make individual choices about whether and when to bear children. The Task Force recommends:

1. Making contraceptives available to those who do not have insurance.
2. Requiring health insurance plans that cover prescription drugs to cover contraceptives.
3. Requiring that emergency contraception be made available to all victims of sexual assault who seek treatment in public or private health care.
4. Eliminating current legal barriers in Kentucky to reproductive health services, including abortion.
5. Paying attention to the specific needs of immigrant women and women of color.
6. Improving services by providing reliable information in culturally appropriate and multilingual formats.

E. Enlisting advocates. We must find additional opportunities for women to get the support they need on a range of issues. Those who could provide such support include:

1. Lawyers. Women dealing with domestic-violence and/or child-support issues often need legal help, a huge expense. Regional legal services offices for the poor are often underfunded and understaffed. The Task Force recommends:
 - a. Increasing unrestricted funding from the state and federal government for these legal services offices.
 - b. Encouraging pro bono representation from individual lawyers and firms that are not connected with the state's legal aid programs.
2. Professionally and financially successful women and men. The Task Force recommends:

Developing an organization of effective philanthropic women and men to address issues of women's well-being.

3. Non-custodial parents. The Task Force recommends:

Developing a program to promote child support as a positive responsibility.

The State Government Committee Report

The key challenges identified by the Task Force for women employees of state government and its recommendations for ways to address those challenges are as follows.

Challenge I: Discrimination and barriers in employment practices.

Recommendations:

- A. Create effective action plans to meet established goals for minority/gender hiring in all agencies through the Personnel Cabinet's equal employment opportunity office.
- B. Mandate training for all state employees in workplace violence, as proposed in House Bill 545 during the 2002 session of the General Assembly.

Challenge II: Inconsistent application and lack of communication of state personnel rules and policies.

Recommendations:

- A. Require that all new employees be informed of their agency's rules and policies during the orientation process.
- B. Require agencies to develop a plan for communicating personnel rules and policies to their employees on a regular basis.

Challenge III: Lack of flexibility and innovation in employee benefits.

Recommendations:

- A. Pass legislation or create policies to address the rising health insurance premium costs for employees and retirees, identifying supplemental ways to assure quality health care coverage for both groups.
- B. Establish paid short- and long-term disability benefits for state employees, using excess flexible benefit dollars or other identified funds to supplement the next benefit.

Challenge IV: Barriers to equal opportunities for education, training and career development.

Recommendations:

- A. Set guidelines for all departments for required training programs for their employees for the minimum and maximum number of training hours per quarter.
- B. Develop individual training plans.

The full report of the Committee on State Government is available in its entirety from the Kentucky Commission on Women and online at www.women.ky.gov.

Conclusion

The detailed and comprehensive work of hundreds of Kentuckians led to the recommendations included in this report. The process, and the product, point the way to a better future for our Commonwealth. But the effort will be of little value if it stops here.

This is a critical moment for Kentucky. Will we choose a new vision and the progress it will bring? Or will we once again turn away from opportunity and remain a state that trails the nation in so many areas of personal and economic well-being?

Transforming these recommendations into reality must be a priority for Kentucky's leaders if we are going to improve the quality of life for Kentucky women and, as a result, for all citizens.

We *must* act. Now.



End Notes

¹ Institute for Women's Policy Research. The Status of Women in Kentucky, 2002: Highlights. Fact Sheet. 2002.

² Ibid.

³ Ibid.

⁴ Lorraine Garkovich and Julie N. Zimmerman. Welfare Reform and Kentucky Women. The Future Well-Being of Women in Kentucky. Kentucky Long-Term Policy Research Center. 1991.

⁵ Center on Budget and Policy Priorities. 2002.

⁶ Kentucky Long-Term Policy Research Center. Visioning Kentucky's Future: Measures and Milestones. 2002.

⁷ Amy Watts. Education and the Common Good: Social Benefits of Higher Education in Kentucky. Kentucky Long-Term Policy Research Center. 2001.

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Appendix

Findings of the committees of the Governor's Task Force on the Economic Status of Kentucky's Women.

Leadership

I. Women are underrepresented in the top corporate and governmental leadership positions in the Commonwealth of Kentucky.

- Of the top Kentucky companies in the Fortune 500 in 2001, a third had no female board members and another third had only one female board member.¹
- In 2002 in Kentucky, there were only 4 women in the state Senate (11 percent) and 11 in the state House of Representatives (11 percent); none were women of color. There was also only one woman in the state's Congressional delegation.
- The only sector in which women do not appear to be underrepresented is the nonprofit arena where women hold the majority of executive director and CEO positions. Surveys in 1997 and 2002 showed that more than 60 percent of responding nonprofit organizations were headed by women. However men more often headed the larger nonprofits with bigger budgets and higher salaries. In addition, the boards of the largest nonprofits tended to be chaired by men and were dominated by white men between the ages of 45 and 65.²

II. Women continue to face unique economic and cultural/societal challenges in achieving key positions of power – and must confront further challenges in holding those positions.

- Research suggests that Kentucky represents a “classic example of the southern political culture” in which government is permitted an active role in maintaining the old social order and patriarchal status quo.³
- Surveys and interviews with Kentucky women in positions of power revealed that⁴:
 1. For some women, a new job opportunity meant an increase in power and responsibility, but not necessarily an increase in salary or job security.
 2. The “good ol’ boy” network, still very much alive in Kentucky, continues to promote male advancement while leaving women to find their own way or to invent similar, but often less effective and powerful, channels of advancement or promotion.
 3. Women business owners often have a faster trip to the top because they have more control of their own time, productivity and advancement.
- Committee surveys and interviews with Kentucky women in powerful positions in the public sector revealed that women face specific barriers to key leadership positions⁵. According to these surveys and interviews:
 1. Women achieve positions of power later in life than men, and at a point in their lives when they are not actively engaged in child rearing.
 2. In order to hold these positions, the women made significant sacrifices – of time with family and community, of personal research interests, and in some cases of salary and relationships with coworkers. Yet they also reported a sense of pride and accomplishment, and said they gained new insights, a sense of power, opportunities for travel and stimulating on-the-job challenges.
 3. Many women were unable to relocate or accept challenging new offers because their husbands could not or would not relocate.
- Committee surveys and interviews revealed that traditional beliefs continue to hamper women's ability to advance. According to those who responded:
 1. Kentucky's culture does not value women as managers, leaders or administrators, and demands that women, even in positions of power, be polite and “ladylike.”
 2. Women themselves often lack the internal confidence that they can accept and succeed in higher-level positions, partly because they have been trained to see men in these roles. They often assign their own progress and advancement to luck rather than to their own skills and hard work.
 3. Educational institutions have not done enough to help female students explore alternative careers.

III. The availability of programs for leadership development and training for women is inconsistent.

- Of 120 counties, fewer than 50 have locally sponsored leadership programs.
- Each county extension office offers leadership training, but only “as needed.”
- While some universities and colleges offer programs, most are not specifically targeted for women.
- There is no centralized body responsible for coordinating or disseminating information about the programs that do exist.

Economic Sufficiency

I. Many Kentucky families headed by women lack sufficient income.

- While 25 percent of Kentucky families have incomes lower than \$15,000, more than 50 percent of female-headed households fall below that level.⁶
- In Kentucky, a two-parent family of four with income of \$18,100 – the 2001 poverty line – owes \$596 in state income tax. That's the highest tax on such a family in the country.⁷
- The basic self-sufficiency wage for a single woman in Kentucky is greater than the minimum wage of \$5.15 per hour, and for a woman with children it is well above the minimum wage.⁸

II. Many women in Kentucky lack an affordable work support system.

- Housing.
A woman earning the minimum wage of \$5.15 per hour must work 71 hours per week to afford a two-bedroom unit at Kentucky's fair-market rent. To afford such an apartment working 40 hours a week, she would need to earn \$9.20 per hour.⁹
- Health care.
 1. Some 41 percent of low-income Kentucky mothers are uninsured and 79 percent of them are in working families.¹⁰
 2. Overall, 12.8 percent of Kentucky women were uninsured in 2000.¹¹
 3. It is predicted that 17.9 percent of Kentucky women will be uninsured by 2006 and almost 20 percent by 2010 if current trends in insurance coverage continue.¹²
- Child Care.
 1. Single mothers head 15 out of every 100 Kentucky families, and more than half of them have children younger than 18.¹³
 2. The average child-care cost for one preschooler and one baby is \$157 per week or \$7,850 annually.¹⁴
 3. Parents living in both urban and rural areas of Kentucky frequently cite a lack of affordable or accessible childcare as their reasons for being unemployed or underemployed.¹⁵
 4. Fewer than one in 25 Kentucky employers offer on-site child care. About one in 50 offer child care subsidies.¹⁶
- Transportation.
The lack of available transportation is a major barrier to finding and maintaining sustainable employment in both rural and urban Kentucky. In 1997 in some rural counties, 19 percent of the households had no vehicle, and another 29 percent had no telephone.¹⁷
- Women in transition, or displaced homemakers (single heads of household between the ages of 40 to 62 with no dependents in the home).
Kentucky eliminated funding for programs for displaced homemakers in 1998. However, these women often join the working poor. Nationally, while 42 percent of displaced homemakers were working in 1997, nearly half had incomes below the official poverty level.¹⁸

Equity

I. Women on average continue to earn less than men, even when performing comparable jobs, and women of color face an even greater gap than white women.

- Women with a bachelor's degree in Kentucky earn an average of \$34,109 compared to \$47,580 earned by men with a bachelor's degree.¹⁹
- The gender gap increases with education – women with doctoral degrees earn \$66,737 compared to men's \$112,493.²⁰
- Even after controlling for factors associated with the gender wage gap – education, experience, occupation, industry of employment and a variety of socioeconomic factors – there is a 12 percent gap.²¹
- Nationally, the average salary offers made to college-educated men were higher than the offers made to women in the same field. Men make more than women even in jobs that are traditionally considered female occupations such as teaching and nursing.²²

II. The educational system remains inequitable for girls and women. Kentucky-specific information was not available about the implementation of Title IX, the 1972 federal law requiring educational equity. However national research shows: ²³

- 81 percent of students in public schools say they've experienced sexual harassment.
- Sex segregation persists in career education, with more than 90 percent of girls clustered in training programs for traditionally female fields – health, teaching, graphic arts, office technology.
- Women receive only 20 percent of computer science and engineering-related technology bachelor's degrees.
- Only a fifth of all full professors at colleges and universities are women; only 2.4 percent are women of color. Women full professors earn only 88 percent of what their male counterparts earn.
- Female students typically get less attention, praise, criticism and encouragement from teacher than male students get.
- Pregnant students are steered toward separate and less academically rigorous schools.
- History textbooks frequently exclude women's contributions, and math and science curricula frequently reinforce gender stereotypes.

III. Women of color continue to face more barriers than white women in Kentucky. For example:

- The infant mortality rate for live births to black women is more than twice that of white women. Black women are also almost twice as likely to have low birthweight babies, a major risk factor for infant mortality. ²⁴
- Advocates for women immigrants who are either new to Kentucky or already established here say they encounter suspicion and unfair treatment regardless of their immigration status. ²⁵

Education

Many women and girls in Kentucky are inadequately prepared to participate effectively in the workforce.

- Post-secondary education.
 1. More women than men are graduating from Kentucky schools with associate's, bachelor's and master's (except MBA) degrees, but more men earn professional degrees such as those from medical, dental and law schools. In addition, the majority of women's degrees are in fields that prepare them for lower-paying jobs. ²⁶
 2. Overall, Kentucky still lags behind other states (ranking 42nd) in the percentage of men or women with bachelor's degrees. ²⁷
 3. While the percentage of African-Americans with high-school degrees in Kentucky (77.2 percent) is comparable to white students (78.7 percent) and national averages (78.9 percent) only 5.7 percent of African-Americans in Kentucky, compared with 16.6 percent nationwide, had earned a bachelor's degree or higher. ²⁸
- Science, math, engineering, and technology.
 1. Of the Kentucky students taking the ACT in 2001, 16.75 percent of the girls declared a college major in business, computer information, or engineering, compared to 40.81 percent of the boys. ²⁹
 2. National research shows that girls and boys do not differ in math and science performance in elementary school, but by the time they reach high school, girls believe science and math are for boys. ³⁰
 3. While girls and boys take the same number of math and science courses in high school, boys are more likely to take advanced placement courses. This research also shows that girls tend to use computers for word processing whereas boys use it for problem solving. ³¹
- Educational resources.

Online education is critical for rural women in Kentucky. Seventy-seven percent of Kentucky Virtual University students live in rural counties, and 70 percent of KYVU students are women. ³² However very few programs or degrees are offered entirely online.

Well-Being

I. Kentucky women fail in four wellness and disease prevention categories: Physical activity, obesity, nutrition and smoking rates. ³³

- 45.1 percent of Kentucky women report no leisure-time physical activity compared to 29.9 percent nationally. Its rank among states and the District of Columbia was 49th.
- Some 34.6 percent of Kentucky women reported being obese, compared to 31.4 percent nationally. Kentucky ranks 45th.
- Only 18.9 percent of Kentucky women reported eating five fruits and vegetables a day compared to a national average of 27.8 percent. Kentucky ranks 47th.
- 28 percent of Kentucky women reported being smokers, compared to 20.8 percent nationally. Kentucky ranks 51st.
- Kentucky women have the highest rate of poor health days (self-reported) than any other state. ³⁴

II. Domestic violence is a primary cause of homelessness, yet transitional housing for domestic violence survivors in Kentucky is in short supply.

- Kentucky spouse abuse centers responding to a survey in May 2002 reported such a limited number of transitional housing in the state as to be practically nonexistent. ³⁵

III. Access to reproductive health services is increasingly difficult for Kentucky women, with the burden falling most harshly upon low-income and young women.

- State lawmakers have approved numerous barriers to abortion services including a mandatory counseling requirement, parental or judicial consent for young women and a prohibition on public funding and the provision of abortions in public health care facilities.
- The number of abortion providers in Kentucky has dropped from six to three in the last 10 years with services available only in Fayette and Jefferson Counties. State law prohibits Kentucky's two medical schools from teaching new physicians to provide abortion care.
- The Northern Kentucky Independent Health District Board in 2002 only narrowly voted to continue providing contraceptive services and gynecological care to low-income women; opponents of these services equated contraception with abortion.

Appendix Notes

- ¹ A review by the Committee on Women in Positions of Power.
- ² Surveys of executive training needs (1997) and executive management needs for nonprofit organizations (2002) conducted by the University of Kentucky Martin School of Public Policy and Administration in partnership with the United Way of the Bluegrass, First-Link of the Bluegrass and the Nonprofit Management Initiative. The 1997 survey was conducted with United Way of the Bluegrass agencies; the 2002 survey was conducted with UWBG agencies and nonprofits in Fayette and surrounding counties and, in part, Jefferson County.
- ³ Penny Miller, Political Leadership and the Progress of Women. The Future Well-Being of Women in Kentucky. Kentucky Long-Term Policy Research Center. Frankfort, KY 1999.
- ⁴ Surveys and interviews conducted by the Committee on Women in Positions of Power.
- ⁵ Ibid.
- ⁶ Lorraine Garkovich and Julie N. Zimmerman. Welfare Reform and Kentucky Women. The Future Well-Being of Women in Kentucky. Kentucky Long-Term Policy Research Center. Frankfort, KY 1999.
- ⁷ State Income Tax Burdens on Low-Income Families in 2001. Center on Budget and Policy Priorities. 2002.
- ⁸ The Self-Sufficiency Standard for Kentucky: Real Budgets. Real Families. Kentucky Youth Advocates. Louisville, KY. 2001.
- ⁹ Out of Reach. The National Low-Income Housing Coalition. 2000.
- ¹⁰ Millions of Mothers Lack Health Insurance Coverage. Center on Budget and Policy Priorities. 2001.
- ¹¹ Kentucky Women's Health 2002: Data, Developments and Decisions. Kentucky Office for Women's Physical and Mental Health. May 2002.
- ¹² Commonwealth Fund of George Washington University as cited in Millions of Mothers Lack Health Insurance Coverage. Center on Budget and Policy Priorities. 2001.
- ¹³ The Future Well-Being of Women in Kentucky. Kentucky Long-Term Policy Research Center. Frankfort, KY. 1999.
- ¹⁴ Kentucky State Data Center. Special Tabulation. University of Louisville. April 15, 2002.
- ¹⁵ Interim Report: Kentucky Labor Supply and Demand Surveys. University of Kentucky and University of Louisville. Lexington and Louisville, KY. 2002.
- ¹⁶ Ibid.
- ¹⁷ Heidle Goldberg. State and county supported car ownership programs can help low-income families secure and keep jobs. Center on Budget and Policy Priorities. 2001.
- ¹⁸ Women Work, Poverty Still Exists. Data compiled for Women work! By Janice Hamilton Outtz. Hamilton Outtz Demographic Consultant. 1998.
- ¹⁹ Kentucky State Data Center. Special Tabulation. University of Louisville. April 15, 2002.
- ²⁰ Ibid.
- ²¹ Visioning Kentucky's Future: Measures and Milestones. Kentucky Long-Term Policy Research Center. Frankfort, KY 2002.
- ²² NACE Salary Survey: A study of 2000-2001 Beginning Offers. NACE 40, 4, Bethlehem, PA. 2002.
- ²³ Title IX at 30: Report card on gender equity. National Coalition for Women and Girls in Education. June 2002.
- ²⁴ Kentucky Office of Vital Statistics as cited in Kentucky Women's Health 2002: Data, Developments and Decisions. Kentucky Office for Women's Physical and Mental Health. May 2002.
- ²⁵ Committee on Social and Cultural Barriers, citing advocates and attorneys.
- ²⁶ Amy Watts. Education and the Common Good: Social Benefits of Higher Education in Kentucky. Kentucky Long-Term Policy Research Center. 2001.
- ²⁷ Ibid.
- ²⁸ Edward T. Jennings Jr. and Elmer Whitler. Adult Literacy in Kentucky: A Report on the Kentucky Adult Literacy Survey. Kentucky Cabinet for Workforce Development. February 1997.
- ²⁹ ACT Special Tabulation.
- ³⁰ The AAUW Report: How Schools Shortchange Girls. Issue Brief No. 0-8106-251-6. American Association of University Women Educational Foundation. Washington, DC: NEA Professional Library. 1992 and John S. Backes. Bridging the Gender Gap: Self-Concept in the Middle Grades. Schools in the Middle. 1994.
- ³¹ Ibid.
- ³² Kentucky Long-Term Policy Research Center. Policy notes. April 2002.
- ³³ Making the Grade on Women's Health: A National and State-by-State Report Card. National Women's Law Center. 2001. Retrieved Sept. 26, 2002 from www.nwlc.org/display/cfm?section=health.
- ³⁴ Kentucky Women's Health 2002: Data, Developments and Decisions. Kentucky Office for Women's Physical and Mental Health. May 2002.
- ³⁵ Survey conducted by the Committee on Social and Cultural Barriers.

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